

SMARTLIFE SACCO SOCIETY LTD

CUSTOMER SERVICE CHARTER

Introduction:

This Charter marks a bold and significant step towards a transparent and accountable approach in delivery of our services to our members as we endeavor to provide high quality services to them. It underlines the importance of our stakeholders by bringing their needs and expectations into perspective.

Our Commitment:

This Customer Service Charter marks an important milestone in Smartlife Sacco Society's commitment to excellence in service delivery. It is a commitment by the Sacco to offer excellent service to all its customers and stakeholders.

VISION:

To be the ultimate choice in offering first class financial services to our customers.

MISSION STATEMENT:

To mobilize funds from members with a view to providing innovative and quality financial services to improve their standards of living.

SLOGAN:

Together we prosper

CORE VALUES

- Integrity
- Transparency and accountability
- Honesty
- Timeliness
- Efficiency and effectiveness
- Customer satisfaction

OUR OBLIGATIONS

We shall endeavour to provide you with highest level of customer service by:-

- Treating you with courtesy and consideration



- Resolving complaints fairly, consistently and promptly
- Providing accurate, complete and up to date information
- Serving you efficiently,deligently and with professionalisms
- Informing you in good time of any changes and interruptions in service delivery
- Actively seeking your thoughts and suggestions on how we can serve you better.

YOUR RESPONSIBILITY

To enable us serve you better, we expect you to:

- Treat our staff with courtesy and respect
- Provide accurate and complete information
- Exercise honesty and integrity when transacting with us
- Share with us your feedback

SERVICE CHARTER DELIVERY COMMITMENTS

- Answer your telephone calls within three(3) rings
- Attend to you within ten (10) minutes of your visit
- Respond to your correspondence within 48 hours
- Treat your concern/s with confidentiality and privacy

Below are the time frames within which you can expect us to deliver the respective services

SERVICE	TIME FRAME
Loan processing	
• Emergency loan	24 hours
• School fees loan	24 hours
• College/university fees	24 hours
• Development loan	1 month
• Super smart loan	1 month
• Farm input loan	24 hours
• Smart loan	3 days
• Salary advances	24 hours
• Micro loans	14 days
<i>* Closure of payroll usually affects the above timelines!</i>	
Members registration	
• New member	24 hours
• Rejoining registration	48 hours
• Member card	24 hours
Account opening	
• Savings account	10 minutes

• Junior account	10 minutes
• Fixed deposit account	10 minutes
• Group/corporate account	24 hours
ATM processing	
• ATM card	14 days
• ATM Pin	14 days
M-Banking Registration	
• New registration	10 minutes
• M Banking Pin	10 minutes
Counter transactions	
• Deposit	5 minutes
• Withdrawal	5 minutes
Statement request	
• Account statement	10 minutes
• Loan statement	20 minutes
Other Requests	
Internal account transfer	20 minutes
standing order processing	30 minutes
Salary processing request	1 month
Share variation	1 month
Banker Cheque	10 minutes
Cheque clearance	4 days
Erroneous deductions Refund	24 hours
Next of Kin application	
• Updating nominees form	24 hours
• Claim processing and payment	48 hours
SRF Application	
• Updating spouse and children details	24 hours
• Claim processing and payments	48 hours
Withdrawal application	60 days

REVIEW OF CHARTER

In acknowledgment of our members changing needs and expectations, this charter is subject to regular reviews as and when deemed necessary

COMPLAINT ESCALATION

If you are not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to either of the following:

1. The chair Audit committee
Smartlife Sacco society ltd

P.O BOX 118-30705, Kapsowar.

2. Chief Executive Officer,
Smartlife SACCO Society Ltd,
P.O Box 118 -30705,
Kapsowar

Our Contacts:

If you have enquiries, concerns or comments, please contact us through:-

Head office-Kapsowar,

Marakwet Teachers Plaza,

P.O BOX 118-30705,

Kapsowar.

E -mail: smartlifesaccco@gmail.com

Tel No. 020 7606429 or 020 760 6432

Kapcherop Branch **Tel No:** 020 760 6435

Kapyego Branch **Tel No:** 020 760 6437

OPENING HOURS

We are open from Monday to Friday:

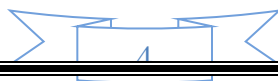
BOSA: 8.30AM -5.00PM

FOSA: 8.30AM -4.00PM

SATURDAY:

9.00AM TO 12.00PM

Closed on Sundays and other National holidays.



ACCEPTANCE

We the undersigned Board Members of SmartLife Savings and Credit Co-operative Society Limited named herein do hereby accept these by laws for and on behalf of the Sacco society.

TITLE	NAME	ID. NO.	SIGNATURE
1. CHAIRMAN
2. VICE CHAIRMAN.....
3. HON.SECRETARY.....
4. TREASURER.....